

02-17-04

3624

Appln. No. 09/639,533

Docket No. KLA-0100

Express Mail Label Number: EU608000541US



RESPONSE TO FIRST OFFICE ACTION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Heuring, Klaus

RECEIVED

FEB 23 2004

Appln. No.: 09/639,533

Confirmation No. None Assigned

Group Art Unit: 3624

GROUP 3600

Filed: August 16, 2000

Examiner: Stefano Karmis

For: Currency And Credit Rating System For Business-To-Business Transactions

Certificate of Transmission

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RESPONSE TO OFFICE ACTION DATED NOVEMBER 18, 2003 UNDER 35 USC 111

Director for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Claims 2-4 are pending in the application.

Claims 2-4 have been rejected under 35 USC 101, claims 2 and 4 have been rejected under 35 USC 112, 35 USC 102(b), and claim 3 has been rejected under 35 USC 103(a).